

Table I.A.2.f(2005) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.6%	56.9%	82.9%	88.2%	91.5%	81.5%	67.0%	85.1%
Industry group **								
Agric., fish., forest.	45.0%	22.8%	64.9%	93.3%	91.4%	81.4%	38.4%	91.0%
Mining and manufacturing	85.3%	72.1%	90.3%	97.5%	93.8%	77.4%	83.3%	88.3%
Construction	72.6%	60.1%	89.5%	89.2%	96.9%	91.1%	70.3%	91.8%
Utilities and transp.	77.5%	66.9%	91.8%	96.0%	88.1%	71.0%	79.2%	75.9%
Wholesale trade	72.7%	50.3%	86.7%	90.0%	96.7%	77.3%	64.7%	86.4%
Fin. svcs. and real estate	74.9%	61.2%	86.5%	87.6%	88.9%	75.4%	68.3%	79.3%
Retail trade	84.1%	59.8%	85.4%	93.0%	95.7%	91.5%	71.8%	92.3%
Professional services	69.0%	56.8%	79.9%	83.6%	88.9%	68.6%	64.3%	78.4%
Other services	73.5%	53.6%	75.6%	84.8%	90.5%	88.3%	63.6%	88.8%
Ownership								
For profit, incorporated	76.8%	58.7%	84.9%	91.0%	92.6%	81.6%	69.9%	85.4%
For profit, unincorporated	68.4%	57.4%	82.3%	88.0%	90.0%	77.2%	63.2%	81.9%
Nonprofit	67.5%	39.3%	68.8%	74.1%	88.3%	90.9%	52.8%	86.8%
Age of firm								
Less than 5 years	65.3%	56.2%	81.8%	92.8%	96.1%	96.4%	62.7%	92.3%
5-9 years	65.3%	53.9%	82.1%	84.6%	88.7%	91.7%	61.7%	90.8%
10-19 years	70.9%	57.4%	85.3%	89.1%	89.8%	83.8%	67.2%	88.3%
20 or more years	76.1%	57.8%	82.0%	88.3%	92.4%	78.3%	69.2%	84.7%
Unknown	84.4%	86.8%*	98.4%	84.3%	88.1%	84.0%	97.9%	84.3%
Multi/single status								
2 or more locations	84.6%	68.0%	81.6%	88.7%	91.9%	81.5%	83.7%	84.7%
1 location only	67.2%	56.7%	83.1%	87.9%	88.6%	73.2%	65.7%	89.1%
Percent full-time employees								
Less than 25%	72.2%	45.9%	67.1%	84.0%	88.7%	92.7%	58.3%	88.9%
25-49 %	72.9%	43.6%	73.1%	83.9%	94.0%	86.7%	58.8%	88.1%
50-74 %	76.1%	57.0%	82.2%	88.5%	93.5%	90.7%	65.9%	91.6%
75% or more	74.6%	58.4%	84.7%	89.0%	91.1%	78.4%	68.4%	83.4%
Union presence								
No union employees	74.5%	56.8%	83.5%	88.8%	91.2%	85.0%	67.0%	87.7%
Has union employees	72.6%	56.6%	74.9%	81.1%	93.2%	71.8%	65.2%	75.8%
Unknown	79.4%	65.2%	75.0%	86.6%	94.2%	79.3%	71.4%	80.6%
Percent low wage employees								
50% or more low wage	76.8%	44.6%	76.7%	88.7%	92.4%	89.2%	60.5%	90.0%
Less than 50% low wage	74.0%	59.2%	84.3%	88.1%	91.0%	78.2%	68.4%	83.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2005) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	0.87%	0.91%	0.80%	1.11%	0.95%	0.74%	0.68%
Industry group **								
Agric., fish., forest.	2.71%	3.89%	8.86%	10.16%	15.22%	10.57%	4.01%	4.27%
Mining and manufacturing	1.64%	3.23%	3.76%	1.03%	1.92%	2.45%	1.95%	1.52%
Construction	1.08%	1.27%	1.90%	2.83%	1.03%	3.08%	1.16%	2.18%
Utilities and transp.	2.69%	8.12%	3.40%	4.24%	5.88%	5.04%	5.07%	3.38%
Wholesale trade	1.67%	4.19%	2.70%	2.55%	3.14%	3.56%	2.06%	2.00%
Fin. svcs. and real estate	1.44%	3.27%	2.31%	4.38%	2.89%	1.75%	2.58%	1.12%
Retail trade	1.17%	2.84%	4.05%	1.83%	1.33%	1.17%	2.68%	0.87%
Professional services	0.91%	1.28%	2.10%	1.32%	1.80%	1.69%	1.02%	1.53%
Other services	1.17%	2.66%	2.58%	1.78%	2.26%	1.71%	1.93%	1.28%
Ownership								
For profit, incorporated	0.66%	1.00%	0.99%	0.84%	0.76%	1.09%	0.78%	0.80%
For profit, unincorporated	1.32%	2.02%	4.78%	1.69%	3.22%	2.14%	1.98%	1.66%
Nonprofit	1.86%	3.05%	5.06%	3.12%	2.14%	2.68%	2.32%	1.42%
Age of firm								
Less than 5 years	3.02%	4.23%	3.55%	2.60%	2.52%	4.78%	3.06%	2.86%
5-9 years	1.20%	2.21%	2.85%	2.47%	3.39%	7.81%	1.70%	2.47%
10-19 years	0.67%	0.96%	1.87%	1.53%	2.06%	3.69%	0.83%	1.45%
20 or more years	0.53%	1.36%	0.91%	1.03%	1.07%	1.16%	0.80%	0.82%
Unknown	1.33%	27.49%*	27.45%	8.51%	4.79%	1.31%	17.88%	1.35%
Multi/single status								
2 or more locations	0.64%	7.48%	2.18%	0.70%	1.09%	0.97%	1.65%	0.75%
1 location only	0.72%	0.87%	0.91%	1.09%	1.42%	10.60%	0.80%	0.69%
Percent full-time employees								
Less than 25%	2.69%	5.49%	5.35%	4.74%	3.65%	2.79%	3.09%	2.15%
25-49 %	1.93%	4.42%	5.03%	4.42%	3.07%	2.98%	3.71%	2.40%
50-74 %	0.86%	1.22%	2.53%	2.05%	2.21%	2.08%	0.77%	1.57%
75% or more	0.57%	0.77%	0.95%	0.53%	1.45%	0.90%	0.77%	0.75%
Union presence								
No union employees	0.56%	0.91%	0.92%	0.84%	1.22%	1.03%	0.77%	0.60%
Has union employees	1.54%	5.69%	5.99%	4.75%	1.74%	1.68%	3.62%	1.52%
Unknown	2.42%	10.61%	12.19%	10.47%	4.16%	2.50%	6.25%	2.36%
Percent low wage employees								
50% or more low wage	1.07%	3.00%	1.51%	2.99%	1.43%	1.69%	1.83%	0.99%
Less than 50% low wage	0.54%	0.78%	0.78%	0.90%	1.44%	0.97%	0.60%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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